

Purpose

This book provides information about:

- communities participating in the National Flood Insurance Program (42 U.S.C. 40014128) - Section I.
- communities which are not participating in the National Flood Insurance Program but have had special flood hazards identified by the Federal Insurance Administration - Section II.

Its purpose is to:

- assist lenders in determining whether or not flood insurance must be required as a condition of Federal or federally related financial assistance.
- assist property owners and insurance agents in determining whether or not flood insurance is available in a particular community, and whether a map showing flood zones is available.
- assist Federal agencies in meeting their responsibilities under Executive Order 11988, floodplain management, to evaluate whether a proposed action will occur in a flood hazard area.
- assist State and local agencies by providing information for floodplain management.
- assist any other members of the general public who may be interested in the information contained within this book.

Section I

Section I of this book lists communities PARTICIPATING in the National Flood Insurance Program. Flood insurance policies for residential and commercial properties and their contents located in the communities listed may be purchased from any insurance agent or broker licensed to sell property or casualty insurance and in good standing in all the states in which the agent is licensed. Agents may obtain information about coverage, rates, etc., by calling the National Flood Insurance Program toll free at 1-800-638-6620, by calling the Telecommunication Device for the Deaf (TDD) toll free at 1-800-447-9487, or from any private sector property insurance company participating in the Write Your Own (WYO) Program.

Column 1- (COMMUNITY NUMBERS). These six digit numbers are either the same number or the same first six digits of

the community number (or COMMUNITY PANEL NUMBER) appearing on the FIA flood map for the community. The alphabetic suffix at the end of the number indicates whether the currently effective map is a revision of an earlier map (e.g., "A" normally indicates a first edition, "B" a first revision, etc.). This number and the suffix, if any, must be written on all flood insurance policies.

Column 2 - (COMMUNITY NAME). This indicates the name of the community, followed by the name of the county in which it is located. When the community is a county, only its unincorporated areas are referred to; incorporated areas are listed individually as township, city, village, etc.

Column 3 - This indicates THE DATE OF THE COMMUNITY'S ENTRY INTO THE REGULAR OR EMERGENCY PROGRAM of the National Flood Insurance Program. The symbol (R) following the date indicates Regular Program; if no parenthetical symbol appears after the date, the community is participating in the Emergency Program.

Column 4 - This indicates THE EFFECTIVE DATE OF THE CURRENTLY EFFECTIVE FLOOD MAP OF THE COMMUNITY. This date also appears on the flood map of the community. If there is no date in this column, a flood map for the community has not yet been published, but the community is still participating in the National Flood Insurance Program.

NOTE: If a date appears in both columns, then the purchase of flood insurance is required as a condition of Federal or federally related financial assistance for construction or acquisition of buildings located within the special flood hazard areas as shown on the FIA flood maps. (including FHA and VA mortgage guarantees, mortgage loans from federally regulated lending institutions, Federal disaster assistance, etc.)

Section II

Section II of this book lists communities which are NOT PARTICIPATING in the National Flood Insurance Program, but which have an FIA flood map delineating the special flood hazard areas in the community.

Column 1- same as Column 1 described above.

Column 2- same as Column 2 described above.

Column 3- HAZARD AREA IDENTIFIED. This is the effective date of the first FIA flood map of that community. There may be other, more recent maps for the community.

Column 4- DATE ON WHICH SANCTIONS APPLY. Effective on this date, no direct Federal assistance (including FHA or VA mortgage guarantees) can legally be provided for the acquisition or construction of buildings in the special flood hazard areas shown on the FIA map of this community. To obtain up-to-date information on whether the sanction on Federal assistance still applies for their community, call the Federal Emergency Management Agency (202) 646-3444.

Symbols

NSFHA - The community has no special flood hazard areas and a flood map for the community has not been published. Although it may not be subject to the 100-year flood, floods of a greater magnitude could occur there. In addition, certain structures may be damaged by local drainage problems. The community is ALL ZONE C for flood insurance rating purposes.

L - Minimally Flood Prone, with Flood Hazard Boundary Map converted to Flood Insurance Rate Map by letter, no change in flooding shown on map, no elevation on map.

M - Minimally Flood Prone, no elevation on map.

R - Entry date into Regular Program.

S - Suspended from the National Flood Insurance Program.

F - Effective Map is a Flood Insurance Rate Map. Note, however, that the "Hazard Area Identified" date denotes the date of original identification of the special flood hazard area and is not necessarily the date of the most recent Flood Insurance Rate Map.

W - The community has withdrawn from the National Flood Insurance Program. No flood insurance available. Other sanctions apply. For up-to-date information after suspension date, call the above number.

* - Unincorporated areas only.

> - Date of current effective map is after the date of this report.

- This community has a map with a 10-digit ID number. Each map with such a number will be published as one or more Z-fold panels (like road maps). Each map having more than one panel also has an index showing which panels apply to the various sections of a community. Since the 10-digit system permits the revision of individual panels rather than the entire map, the index also shows the correct suffix of the most current panel for a particular location in the community.

Each time a panel is revised and published, the map index is also revised and republished with a new effective date to reflect the panel revision. For community maps with 10-digit ID numbers, the Status Book gives data relating to the index only. The index must be consulted for information on individual panels.

State-Owned Property

Flood insurance is not required for State-owned property in the following states because these states have submitted to FIA satisfactory self-insurance plans against flood loss:

Florida	Georgia	Iowa
Kentucky	Maine	New Jersey
New York	North Carolina	Oregon
Pennsylvania	South Carolina	Tennessee
Vermont		

Publication Schedules

This book is published semiannually and is available in separately bound copies for each state, or, if nationwide information is needed, in a bound copy for the entire Nation. Copies are free; to get on the distribution list or change your address, number of copies ordered, etc., call (800) 638-6620 (toll free). To report errors found in this book, call (202) 646-3444.

Updates to this book are published periodically in the Federal Register, which is determinative for the purpose of corrections and legal effect.

Ordering Flood Maps

FIA flood maps and/or indices may be ordered from:

Federal Emergency Management Agency
Flood Map Distribution Center
6730 (A-G) Santa Barbara Court
Baltimore, Maryland 21227-6227 or call
National Flood Insurance Program
Telephone: 1-800-358-9616